

EXHIBIT M

NOTICE of COLLECTIVE ACTION LAWSUIT and OPPORTUNITY TO JOIN

Why Did I Get This Notice?

You have been identified as an individual who worked for Cobalt Mortgage, Inc. ("Cobalt") as a Loan Processor, Senior Processor, or other like mortgage processing employee ("Processors") between _____, 2013 and the present. If you have received this Notice, you may be eligible to join this lawsuit.

What's This About?

A former Cobalt Senior Processor filed a lawsuit which seeks to recover minimum wages and/or overtime pay for working in excess of 40 hours in a workweek. The lawsuit claims that Processors worked more than 40 hours in one or more weeks, but did not receive overtime pay for all of the hours they worked over 40 hours per week. The lawsuit also claims that Cobalt failed to include all bonuses such as file bonuses in the regular rate of pay for overtime calculation purposes. Cobalt contends that it properly paid Processors so Cobalt does not owe any minimum or overtime wages. You are eligible to join this lawsuit if you worked more than 40 hours in any week without minimum wage or overtime pay.

The Court has not decided whether Cobalt failed to pay any minimum or overtime wages owed. Plaintiff in this lawsuit must prove her claim at trial unless the case is settled.

What Happens If I Join This Lawsuit?

If you join this lawsuit, and the Processors settle the case or win, you and the other plaintiffs may get an amount up to two times the unpaid minimum and/or overtime wages you and they should have been paid, as well as attorneys' fees and costs.

Can I be Retaliated Against?

No. It is unlawful for Cobalt to terminate or take any adverse action, as defined by the law, as a result of your participation in this suit.

How Do I Join The Lawsuit?

If you want to join the lawsuit as a plaintiff, fill out the enclosed *Consent to Join* form, and mail it back in the enclosed envelope, email it back, or fax it back. It must be mailed received by **[TBD]**

What Are My Choices?

If you choose to join in this case, you will be bound by the result in this case, whether it is favorable or unfavorable.

If you do not wish to join the lawsuit, you are free to take action on your own or do nothing.

Can I Get More Information?

To learn more, you can call the Processors' attorneys toll free at 877-783-4729 or 913-766-5587.

Or write to:

Rowdy Meeks Legal Group LLC
Cobalt Overtime Pay Claims
8201 Mission Rd., Suite 250
Prairie Village, KS 66208

Or email:

Rowdy.Meeks@rmlegalgroup.com

The United States District Court in Sherman approved this Notice but takes no position on the merits of the case.

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

ELIZABETH ZACHARY, On Behalf of)
Herself and All Others Similarly)
Situating,)

Plaintiffs,)

vs.)

COBALT MORTGAGE, INC.,)

Defendant.)

JURY TRIAL DEMANDED

Case no.: 4:16-cv-00754-ALM

CONSENT TO BECOME A PARTY PLAINTIFF

I, the undersigned, whom Defendant(s) employed as a Processor, Senior Processor, and/or in another like mortgage processing job, hereby consent to be a party plaintiff in this lawsuit (or, if due to unforeseen procedural matters, any subsequent related suit), which is an action to recover unpaid wages including minimum wages and/or overtime compensation not paid pursuant to the requirements of the Fair Labor Standards Act. By my signature below, I designate the named Plaintiff(s) and their attorneys as my representatives to make decisions on my behalf concerning the litigation, the manner and method of conducting this litigation, and decisions regarding settlement, attorney's fees and costs and all other matters pertaining to this lawsuit. I understand that while I have the right to choose other counsel and to pursue my claims on my own behalf, I choose to be represented by Class Counsel from the Rowdy Meeks Legal Group LLC, Lee & Brazier, L.L.P., and other attorneys with whom they may associate.

Full Name (Print clearly)

Signature

Date